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From: Jayne Hoese Berge [mailto:jayne5@mchsi.com]

Sent: Thursday, June 08, 2006 4:23 PM

To: Public Hearing

Subject: Bank of Walmart

Good Afternoon:

I'm aware that Walmart desires to have it's own bank and am concerned for what this would mean to our community banks. I don't believe that it would be good to set this precedence and I urge your thoughtful consideration into the matter.

The power inherent with such a huge massive corporation is not in the individual communities best interests. We need competition.

I keep up with how Walmart operates as a business, and will not shop there because of my concern for how they are stringent on benefits in order to improve their bottom line, and pinch pennies for the consumer to get the lowest price. I don't want the lowest price, I want to buy from reputable companies that will treat there employees well, as my children may end up being those employees, or my grandchildren.

Banking is too important to the stability of communities - it does not need to be supersized and dumbed down to the lowest bidder.

Thank you for your consideration.

Sincerely,
Jayne Hoese Berge